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Winter 2018

# NEWS & CUES

Serving all who live or work in Brown, Marinette, Oconto and  
Shawano Counties of Wisconsin and Menominee County, Michigan  
[www.newcu.org](http://www.newcu.org) • 800-924-1250



**Suring**  
717 E. Main St.  
920-842-4661

**Oconto Falls**  
301 Jackson St.  
920-848-2793

**Oconto**  
405 Pecor St.  
920-835-9718

**Peshtigo**  
870 Frontage Rd.  
715-582-4002



## Car Shopping Has Never Been Easier!

We are pleased to introduce our new

### Auto Buying Resource Guide!

The power of car buying is at **YOUR** fingertips.

- Research millions of vehicles in our massive inventory
- Save time and money with credit union loan pre-approval\*
- Refinance your existing auto loan
- NADA Trade-In Values: find out what your car is worth
- Free CarFax®, vehicle comparisons, and more!

**Experience it now!**

<https://newcu.groovecar.com>

\*Contact a Loan Specialist for details.



## Scholarship Available to College Bound Seniors!

We are proud to offer our annual scholarship program to help college bound seniors with the rising costs of education. The scholarships are given in memory of Method Vizelka, a twelve year volunteer on our board of directors. We hope to reward students who demonstrate Method's dedication to volunteer service and his active participation in the community. To be eligible for the **\$200** scholarship the student must be a member of N.E.W. Credit Union. Students at Oconto Falls, Oconto, Suring, Lena, Gillett and Peshtigo High Schools can apply for the Method Vizelka Memorial Scholarship directly through their high school guidance office. Eligible students attending other high schools can pick up an application at any credit union office or it can be found at [www.newcu.org](http://www.newcu.org). All applications must be submitted to the credit union by **April 9<sup>th</sup>**. Please direct any questions to Laura at 920-846-4112.



We would like to inform you of a name change by one of our trusted

partners. "Accel" is now GreenPath Financial Wellness. Members who use this program are still able to take advantage of the same great services and expert financial guidance. **877-337-3399**

[www.greenpathref.com](http://www.greenpathref.com)

- Buying a house?
- Behind on a mortgage?
- Have student loans?
- Want to build savings?
- Have credit card debt?
- Want to improve your credit score?

**Find your path to**

**Financial Wellness with GreenPath!**

## Don't Know How to Get Started?

If you would like to talk to someone at your credit union office about:

- Creating a spending/budget plan?
- Balancing/reconciling your checking account?
- Money saving tips?
- The need for an emergency savings?
- Addressing overdraft abuse issues?

We are here to point you in the right direction, just call Laura at 920-846-4112 to make an appointment today!

*Laura Schenkoski, N.E.W. CU Director of Marketing & Financial Education.*

### Board of Directors:

**William Kamke:** Chairman  
**Kenneth Harter:** Vice Chairman  
**Tammie McCarthy:** Secretary  
**Tamara Steffek:** Treasurer  
**Leland Nicholas:** Director  
**Diane La Plant:** Director  
**Jeff Behnke:** Director



**At a Glance...**  
 (As of 10/31/2017)  
**Assets:** 102,264,038  
**Shares:** 89,783,500  
**Loans:** 72,223,871  
**Members:** 11,992

## Meet Your 2018 Board Election\* Candidates!

We have three candidates running for the three positions currently open.

When asked why they were interested in serving on our volunteer Board of Directors here are their answers:



"I like to help people and credit unions do exactly that! I am a good communicator and like to learn new things." - Jeff Behnke

"I believe the credit union philosophy is the best possible way to help people in all walks of life and I'm interested in helping people. I believe my past experience on the Board enables me to be useful in helping the Board function better." - Tammie McCarthy



"Giving back to the Community. Community values are really important to me, and that's why working with the N.E.W. Credit Union board is important to me. N.E.W. Credit Union gets it right by serving their members, valuing their employees, and giving back to their community." - Diane La Plant

If you're a **MEMBER** of N.E.W. Credit Union, you are also an **OWNER** of the credit union!

Why not find out what ownership is all about by attending the **56th Annual Membership Meeting on Tuesday, February 27th, 6:30pm** at the Oconto Falls Community Center, 512 Caldwell Ave. Take this

opportunity to see credit union cooperative values in action at your Annual Membership Meeting! Why not own it?! After all, it's your credit union! Reservations are not necessary, just show up! Refreshments will be served and many door prizes awarded.

**\*NOTICE TO MEMBERS:** You are hereby advised of your right under Article V, Section 4 of the Credit Union's bylaws to submit to the Chairperson on or before January 12, 2018 a petition requesting your nomination as a nominee to the Credit Union's Board of Directors. Your petition must be signed by at least fifteen (15) members eligible to vote at meetings of the members of the Credit Union. If no petition is submitted by the deadline, election will be considered complete.

Please direct question to Laura Schenkoski, Nominations Committee Chair at 920-846-4112.

## N.E.W. Credit Union Supports the Arts!

With: **Simply Streisand-A Tribute**

Featuring: Carla DelVillaggio

**SUNDAY, FEBRUARY 11th • 2:00 PM**

**OCONTO FALLS AREA**

**PERFORMING ARTS CENTER**

Visit [ocontofallsfriendsofhearts.com](http://ocontofallsfriendsofhearts.com) for more.

Also stop by a N.E.W. CU branch or visit us on Facebook™ for information on how to win a pair of tickets to see this wonderful show!

\*This drawing is open to the public with no purchase necessary. Winning is dependent on number of entries. Drawing will take place 2/5/18. Winners will be notified by phone.



## 16th Annual H.P. Heckendorf Community Service Award

The H.P. Heckendorf Community Service Award is open to anyone in Oconto County who has displayed exemplary community service and volunteerism. It is in honor of Harold P. Heckendorf

who served as a volunteer on our board of directors for a total of 20 years, serving as chairman much of that time. He was also active in his church and the community of Oconto Falls. The recipient of this award receives a commemorative plaque, a monetary award of \$250 and a check for matching funds to the charity of their choice.

Past recipients include:

**Delores Skarban, Howard & Barb Elliot, Tiffany Rasmussen, Erika Firgens, Dorothy Pethke, Wayne & Joyce Greetan, Reuben Radke, Audrey Piper, Kent Lyng, Victoria Bostedt, Amber VanDenHeuvel, Gail Yatso, Scott Wycherley, Alan Christopherson and Jean Frank.**

The award will be presented on Feb. 27<sup>th</sup> at the 56<sup>th</sup> Annual Membership Meeting. Please drop off nomination application and essay or mail it to: N.E.W. Credit Union, 301 Jackson Street, Oconto Falls, WI 54154. To be considered for the award, all nominations must be received by **Monday, Jan. 29<sup>th</sup>**

Nominee's Name \_\_\_\_\_

Address \_\_\_\_\_  
Person submitting application & your phone number: \_\_\_\_\_



Lisa Gilligan, CEO of N.E.W. C.U. poses with the 2017 recipient Jean Frank.

Say hello to all the benefits of a MasterCard® balance transfer at N.E.W. Credit Union!

**WAVE GOODBYE TO HIGH CREDIT CARD RATES!**

Rates for Classic MasterCard® **11.50% APR\***

Rates for Platinum MasterCard® **10.50% APR\***

NO BALANCE TRANSFER FEES!

\*Annual Percentage Rate. Minimum payment is 3.00% of outstanding balance, or \$20.00, whichever is greater. APR is variable and may adjust on January 1 of each year. The interest rate is based on an index of the current yield on U.S. Treasury securities as of the first Monday of the previous November adjusted to a constant maturity of one year as made available in the Federal Reserve Statistical Release H.5. Obtaining card is subject to approval. Membership eligibility required. Federally insured by the N.C.U.A.

Call a Loan Specialist for all the details: 800-924-1250 or apply on line at [newcu.org](http://newcu.org)!

Please attach an essay explaining why you believe this person is deserving of this award. Please include family information, and community involvement in the essay. Employees and volunteers of the credit union are not eligible for nomination. Questions? Call Laura at 920-846-4112